

**REMARKS**

Claims 1-13 are pending in the application and claims 1-13 stand rejected.

**Claim Objections**

The claims have been objected to because of informalities. Taking the Examiner's comments into consideration the claims have been amended. Therefore, withdrawal of the objection to claims 1-13 is respectfully requested.

**Claim Rejections under 35 USC §102**

Claims 1, 2, 6-8 and 10-13 stand rejected under 35 U.S.C. 102 as being unpatentable over Kitchen et al., (U.S. 6,289,322).

The present invention is a method and system for managing transactions between a buyer (1), financial institutions (13, 15 and 17) and suppliers (5). The buyer (1) can collectively manage information related to different types of commercial transactions. A calendar server (25) supplies a calendar screen to a buyer system (3). This calendar GUI screen has electronic invoices issued by a supplier system (7) that are sent to the buyer (1), and electronic deposit/withdrawal detailed statement of the buyer's deposit account issued by a banking system (13) placed in the spaces for the relevant dates of the calendar GUI screen. When the buyer (1) selects and approves any invoice on the calendar GUI screen, an instruction to pay the invoice is automatically sent to the banking system (13). The calendar server (25) further manages the

status of each invoice ("opened", "payment request in progress", "paid"), and notifies the supplier system (7) and banking system (13) of this invoice status. The calendar server (25) also receives news, such as advertisements, from the supplier system (7) and banking system (13), and selects news based on the buyer's consumption trends, and places this news in the spaces on the calendar GUI screen which pertain to dates that slightly precede dates on which buyer consumption has occurred.

Kitchen describes a method of electronically presenting billing information. A network server receives billing information from different billers. This billing information is stored so that it is associated with a particular payor. The payors may receive a notice of current billing information. Further, the payor may request a financial institution to pay a particular bill. This payment may be made by electronic funds transfer or by hardcopy check.

The characteristic of the invention of the present application is as follows.

A unique identification code for identifying an invoice is written on the electronic invoice beforehand by the supplier system. This electronic invoice is issued by the supplier system and is received and stored by the server, and the detail of this electronic invoice is displayed in the buyer system. Then, once a buyer inputs a request for payment for the electronic invoice, the server or the buyer system automatically creates an electronic payment request and transmits it to the finance system. In so doing, the server or the buyer system automatically enters, in the electronic payment request, the unique identification code written on the electronic invoice by the supplier system. The finance system performs processing of deposits and withdrawals in

response to the electronic payment request, and transmits a deposit/withdrawal statement of the payment for the invoice to the server or the supplier system. At the same time, the finance system enters, in the deposit/withdrawal statement, the above-described unique identification code that is written on the electronic invoice by the supplier system.

In brief, the characteristic of the invention of the present application lies in the fact that the unique identification code, which is assigned to the electronic invoice on the supplier side, is passed from the supplier system to the server and from the server or the buyer system to the finance system in a series of processes ranging from issue of the electronic invoice to request of payment, whereby the abovementioned unique identification code assigned on the supplier side is included in the deposit/withdrawal statement, which is returned from the finance system to the server or the supplier system. Accordingly, payment can be done without the need for the buyer to concern at all about the unique identification code on the electronic invoice for which the buyer wishes to make the payment. Furthermore, the supplier can obtain the unique identification code which is assigned to the electronic invoice by the supplier itself, from the deposit/withdrawal statement returned from the finance system. Moreover, since the identification code obtained from the deposit/withdrawal statement is not the one that is entered by the buyer but is the one written on the electronic invoice issued from the supplier system (i.e. the identification code that is provided on the supplier side is directly returned), it is possible to achieve a special effect, such as that removing (reconciling) of the invoice can be performed easily and accurately.

Moreover, the identification code obtained from the deposit/withdrawal statement is not the one that is input by the buyer at the time of payment, but is the one that is provided on the supplier side and returned, thus accuracy of the obtained identification code is reliable. Therefore, as in Claim 2, in the supplier system or the server, it is possible to automatically search, from among unpaid electronic invoices that are stored in the database, an electronic invoice with the identification code obtained from the deposit/withdrawal statement, and remove (reconcile) the searched electronic invoice. Particularly, in an actual active and complicated transaction environment in which many invoices are issued because many transactions are often conducted between the same buyer and the same supplier, and because a payment method where a plurality of charges, such as installment, are made in one transaction, is utilized, it is possible to obtain a considerable effect, such as that the effort and labor for the invoice processing can be reduced significantly.

The above characteristics are not disclosed or indicated in the section pointed out by the Examiner (Kitchen, col. 8, lines 46 and 47) or in other sections (col. 9, lines 1 to 29, for example). Moreover, the characteristics of the present invention are not disclosed or indicated in Dent.

Therefore, withdrawal of the rejection of claims 1, 2, 6-8 and 10-13 under 35 U.S.C. 102 as being unpatentable over Kitchen et al., (U.S. 6,289,322) is respectfully requested.

**Claim Rejections under 35 USC §103**

Claims 3-5 and 9 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Kitchen et al. and further in view of Dent et al. (U.S. 6,128,603).

Dent et al. describes a system and method for managing and paying electronic billing statements. As shown in Figure 6 a calendar user interface window (90) is generated by a cashflow analyzer (54). The calendar user interface window (90) can be partially overlaid on a unpaid bill list window (80). The calendar user interface window (90) shows a date line (92) having a series of dates in a bill payment cycle arranged in a linear bar chart. Each date has a zone (94) into which the bill icons are moved to propose of payment schedules.

With the cancellation of claims 3-5 and 9 this rejection is moot. Therefore, withdrawal of the rejection of claims 3-5 and 9 under 35 U.S.C. 103(a) as being unpatentable over Kitchen et al. and further in view of Dent et al. (U.S. 6,128,603) is respectfully requested.

**New Claims**

Claims 14-16 have been added to the application. New claims 14-16 find support in the specification. No new matter has been added to the application.

The effect of amended claim 14 is that the supplier can be notified of a plan of a deposit, hence the cash flow can be predicted easily. After the payment request telegraphic message is transmitted, or after a withdrawal is made from the bank account of the buyer, eventually a deposit is made into the bank account of the supplier. The supplier can make an action in

anticipation of the deposit.

Moreover, when the deposit is not made for a long time, it is highly likely that an error has occurred in the finance system. Specifically, the source of the occurrence errors can be predicted easily and a response thereto can be made easily.

### **Conclusion**

In view of the aforementioned amendments and accompanying remarks, claims, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact the applicant's undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, the applicant respectfully petitions for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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